

**OFFICE OF  
EMPLOYEE SERVICES**



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October 21, 2005

To: All Participants in the Lake County BCC Employee Health Benefit Plan

Thru: Sharon Wall, Director, Employee Services *Sharon Wall*

From: Susan Irby, Organizational Development Analyst, Employee Services *S Irby*

Subject: Prescription Drug Coverage and Medicare Part D

The purpose of this letter and attachment is to notify participants in the County's Health Benefit Plan that Lake County Board of County Commissioners has determined that the prescription drug coverage offered by the LCBCC – Employee Health Benefit Plan is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay. Please read the attached information carefully regarding your prescription drug coverage and Medicare options.

If you have any questions regarding Medicare or Social Security benefits, please refer to the contact information outlined on page two of the attachment. Should you have any questions regarding the County's Employee Health Benefit Plan please contact Amy Teachout at 352.343.9406.

*"Promoting Diversity, Innovation and Excellence"*

DISTRICT ONE  
JENNIFER HILL

DISTRICT TWO  
ROBERT A. POOL

DISTRICT THREE  
DEBBIE STIVENDER

DISTRICT FOUR  
CATHERINE C. HANSON

DISTRICT FIVE  
WELTON G. CADWELL

## **Important Notice from Lake County Board of County Commissioners About Your Prescription Drug Coverage and Medicare**

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Lake County Board of County Commissioners – Employee Health Benefit Plan and new prescription drug coverage available January 1, 2006 for people with Medicare. It also tells you where to find more information to help you make decisions about your prescription drug coverage.

1. Starting January 1, 2006, new Medicare prescription drug coverage will be available to everyone with Medicare.
2. Lake County Board of County Commissioners (LCBCC) has determined that the prescription drug coverage offered by the LCBCC – Employee Health Benefit Plan is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay.
3. Read this notice carefully - it explains the options you have under Medicare prescription drug coverage, and can help you decide whether or not you want to enroll.

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You may have heard about Medicare's new prescription drug coverage, and wondered how it would affect you. LCBCC has determined that your prescription drug coverage with LCBCC - Employee Health Benefit Plan is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay.

Starting January 1, 2006, prescription drug coverage will be available to everyone with Medicare through Medicare prescription drug plans. All Medicare prescription drug plans will provide at least a standard level of coverage set by Medicare. Some plans might also offer more coverage for a higher monthly premium.

**Because your existing coverage is on average at least as good as standard Medicare prescription drug coverage, you can keep this coverage and not pay extra if you later decide to enroll in Medicare coverage.**

People with Medicare can enroll in a Medicare prescription drug plan from November 15, 2005 through May 15, 2006. However, because you have existing prescription drug coverage that, on average, is as good as Medicare coverage, you can choose to join a Medicare prescription drug plan later. Each year after that, you will have the opportunity to enroll in a Medicare prescription drug plan between November 15<sup>th</sup> through December 31<sup>st</sup>.

**If you do decide to enroll in a Medicare prescription drug plan and drop your LCBCC – Employee Health Benefit Plan prescription drug coverage, be aware that you may not be able to get this coverage back.**

If you drop your coverage with LCBCC – Employee Health Benefit Plan and enroll in a Medicare prescription drug plan, you may not be able to get this coverage back later. You should compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area.



In addition, your current coverage pays for other health expenses, in addition to prescription drugs, and you will still be eligible to receive all of your current health and prescription drug benefits if you choose to enroll in a Medicare prescription drug plan.

You should also know that if you drop or lose your coverage with LCBCC – Employee Health Benefit Plan and don't enroll in Medicare prescription drug coverage after your current coverage ends, you may pay more to enroll in Medicare prescription drug coverage later. If after May 15, 2006, you go 63 days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage; your monthly premium will go up at least 1% per month for every month after May 15, 2006 that you did not have that coverage. For example, if you go nineteen months without coverage, your premium will always be at least 19% higher than what most other people pay. You'll have to pay this higher premium as long as you have Medicare coverage. In addition, you may have to wait until next November to enroll.

**For more information about this notice or your current prescription drug coverage...**

Please contact the LCBCC – Office of Employee Services for additional information at (352) 343.9596. NOTE: You may receive this notice at other times in the future such as before the next period you can enroll in Medicare prescription drug coverage, and if this coverage changes. You also may request a copy.

**For more information about your options under  
Medicare prescription drug coverage...**

More detailed information about Medicare plans that offer prescription drug coverage will be available in October 2005 in the "Medicare & You 2006" handbook. You'll get a copy of the handbook in the mail from Medicare. You may also be contacted directly by Medicare prescription drug plans. You can also get more information about Medicare prescription drug plans from these places:

- Visit [www.medicare.gov](http://www.medicare.gov) for personalized help.
- Call your State Health Insurance Assistance Program (see your copy of the Medicare & You handbook for their telephone number).
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information about this extra help is available from the Social Security Administration (SSA). For more information about this extra help, visit SSA online at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this notice. If you enroll in one of the new plans approved by Medicare which offer prescription drug coverage after May 15, 2006, you may need to give a copy of this notice when you join to show that you are not required to pay a higher premium amount.**

Date:	10/21/2005
Name of Entity/Sender:	Lake County Board of County Commissioner – Office of Employee Services
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